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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. .... 09/665,919  
Filing Date ..... Sept. 20, 2000  
Inventor..... Venkatachari Dilip et al.  
Group Art Unit ..... 3624  
Examiner ..... Shih, Sally  
Attorney's Docket No. ..... CE1-002US  
Title: Method and Apparatus for Managing Multiple Accounts

**RESPONSE TO OFFICE ACTION DATED JULY 15, 2003**

To: Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

From: Steven R. Sponseller (Tel. 509-324-9256; Fax 509-323-8979)  
Lee & Hayes, PLLC  
421 W. Riverside Ave., Suite 500  
Spokane, WA 99201

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## CLAIM AMENDMENTS

**Claims pending:**

- At time of the Office Action: Claims 1-60.
- After this Response: Claims 1-30 and 38-65.

**Canceled claims:** 31-37, without prejudice.

**Amended claims:** 12-20, 22, 28, 42, 51, 56 and 59.

**New Claims:** 61-65.

The listing of claims below will replace prior versions of claims in the application:

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1. (Original) A computer-implemented method comprising:

initiating a withdrawal of assets from a first account at a first financial institution; and

initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.
  2. (Original) A method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction.